

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant	:	Tidwell et al.
App. No	:	10/731,038
Filed	:	December 9, 2003
For	:	SYSTEMS AND METHODS FOR ASSESSING THE RISK OF A FINANCIAL TRANSACTION USING RECONCILIATION INFORMATION
Examiner	:	Hao Fu
Art Unit	:	4172
Conf #	:	6744

RESPONSE TO FINAL OFFICE ACTION OF DECEMBER 26, 2007**Mail Stop AF**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action of December 26, 2007, please amend the above-captioned application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.